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Lamination Plus co-owners Cathie Page (left) and Susan O'Neill are celebrating the first anniversary of their business, located at 218 Barber Drive in Georgetown, telephone 873-6349. Lamination Plus provides a fast quality service, including pick-up and delivery, in the lamination of paper materials for protection against fading, ripping, tearing, ageing, moisture and usage.
 photo by Simon Wilson/HHTW



Phil and Loretto Bender, with son Tommy, are ready to greet customers and friends alike at their 'Top O' Trafalgar' farmers market, just five minutes north of Silvercreek on Trafalgar Rd.
 photo by Simon Wilson/HHTW

AS ADVERTISED ON T.V.!

Spring into Fall

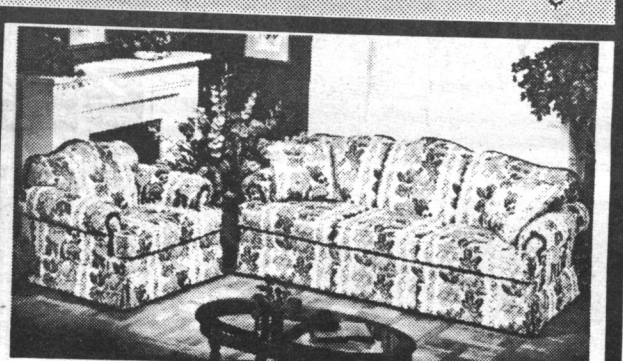
...with these **unbelievable** values on living room suites and mattresses. Our prices and selection have never been better. NOW is the time to take advantage of our **KING KOIL MATTRESS TRUCKLOAD SALE** and get the good night's sleep you deserve.

LOCALLY OWNED AND OPERATED



COUNTRY LIVING
 This suite is ideal for either the living room or family room. It combines comfort and a durable construction. Solid hardwood frame, no-sag springs and a nylon fabric will ensure that this set will last! Matching love seat and chair also available.

MADE IN CANADA WAS \$799 **SOFA NOW \$499**



TRADITIONAL ELEGANCE...
 can be yours with this exquisite living room suite. Real wood trim accents the distinctive styling of this suite. Available in a wide selection of colours, it is sure to please. Matching love seat and chair also available.

MADE IN CANADA WAS \$1099 **SOFA NOW \$699**



COMFORT PLUS!
 This contemporary style sofa features pillowback design and durable construction. Suitable for living room or family room.

SOFA WAS \$799 NOW \$499



TOP GRAIN LEATHER
 Experience the luxurious feel of leather. Made by Palliser, this set features top grain leather on front, back and sides. It also features a lifetime warranty on frames and springs.

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King Koil TRUCKLOAD SALE

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The little market that did

On Labor Day weekend the grand opening of a new farmer's market was held at Top O' Trafalgar Apple Farm on Trafalgar Road, Erin, 8 km north of Highway 7. Several vendors offered home baking, children's clothes, hand made wooden toys and bowls, gift baskets and tack and of course, fresh fruit and vegetables from local farmers. And of course, since it is located on an apple farm, there was apples, pies, dumplings and fresh-pressed cider.

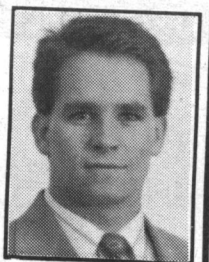
This is essentially what has become of the farmer's market that was to open before Christmas 1992, on Highway 7 between Georgetown and Acton. It was stopped by the Ontario Ministry of Transportation because a left turn lane needed to be constructed before the market would be allowed to open. The cost to the market of the construction was estimated at between \$120,000 and \$180,000. This issue was argued until recently by the proponents and engineers to no avail, thus leaving 40 vendors and farmers with no place to sell their wares or farm produce.

One of the farmers involved, Philip Bender, undaunted, decided to open his apple farm to other farmers and artisans and have a farmers market right on his farm. "This will give the local farmers and entrepreneurs a place to sell their products, a chance they were denied on Highway 7, and this way, our farm market will offer a wider variety of goods with the different vendors involved."

Philip and Loretto Bender were determined their dream of a local farmer's market would not die at the hands of the bureaucrats. "It is not as large as the Halton Hills Farmers' Market would have been, but we certainly have lots of room for local farmers and craft people to participate", Bender said. "In some ways, this is a better location as there is a true farm setting for the farmers' market." In addition to the apple orchards, there are miniature horses to be petted, pony rides and a self-guided nature trail, and pleasant scenery all around.

Retirement Planning

By Andrew Mackenzie, B.B.A.



Planning for retirement is something we all do to some degree or other. The variety of plans is as varied as we are as individuals. Planning ranges from counting on the government to ensure we don't starve, to millionaires coming up with an in-depth plan to ensure a comfortable retirement. When should we plan and how? This is an easy question, retirement planning should be done through a professional as early as possible. This is not to say that you cannot do your own planning, it simply means that you get the facts from someone who is professionally bound to know the facts.

Why do we need planning? Inflation, the national debt, government regulations, and taxes are just a few of the reasons we need to plan for retirement. The other reasons are even more important. How do you see your lifestyle in your post-retirement years? The easiest way to make a plan is to figure out how much your preferred lifestyle will cost you in your retirement era dollars and save so that you will have that much money when you retire. Sounds easy, right? Coming up with a plan is easy. There are a number of books and check lists available to assist you in your planning process. The problem is actually starting the savings program. Once you have a goal set that you want to accomplish, you have to realize that putting the money aside is the key to realizing your dreams. The fact is, if you don't save, you will not retire to the lifestyle you want.

To accomplish all that you want and deserve, I suggest you take the advice of a major shoe manufacturer and just do it. You will be glad you did.

If you have any questions regarding retirement planning, or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.